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	38	US5778069	Α	7/7/1998	Thomlinson, Matthew W	
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	65	US5923734	Α	7/13/1999	Taskett, John M	
	66	US5930767	Α	7/27/1999	Reber et al.	
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	2	1 115 095	EP	A2	7/11/2001	Flitcroft, et al	
	3	2 361 790	UK	Α	10/31/2001	Arndt, et al	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO 1449 (modified)

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

LIST OF REFERENCES CITED BY APPLICANT(S)
(Use several sheets if necessary)

ATTY DOCKET NO.

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APPLICANT

Lee J. Peart

FILING DATE

March 11, 2004

GROUP

		NON-PATENT LITERATURE DOCUMENTS
EXAMINER INITIAL	CITE NO.	
	10	"Individual Biometric- Vascular Patterns", http://ctl.ncsc.dni.us/biomet%20web/BMVascular.html, 02/18/2004, 1 page
	11	"International Biometric Group- Signature Biometrics: How it Works", http://www.ibgweb.com/reports/public/reports/signature-scan_tech.html, 02/18/2004, 1 page
	12	"International Biometric Group- Voice Recognition Technology: How It Works", http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html, 02/18/2004, 1 page
	13	"ISO Magnetic Strip Card Standards", http://www.cyberd.co.uk/support/technotes/isocards.htm, 02/09/2004, 4 pages
	14	"New Evidence about Positive Three-Tier Co-pay Performance Presented at Express Scripts 2000 Outcomes Conference", PR Newswire Association, Inc., 06/28/2000
	15	"Pay by Touch- Press Releases", http://www.paybytouch.com/press/html, 02/10/2004, 3 pages
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	17	"PowerPay RFID Payment and Marketing Solution Speeds Purchases at Seahawks Stadium with Technology from Texas Instruments", http://www.powerpayit.com/news/Seahawks_pr.html, 02/09/2004, 20 pages
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	22	"Smart Card Developer's Kit: Some Basic Standards for Smart Card", http://unix.be.eu.org/docs/smart-card-developer-kit/ch03/033-035.html, 02/09/2004, 2 pages
	23	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All its Credit Cards", PR Newswire, 12/18/1986
	24	"The Henry Classification System", International Biometric Group, 7 pages
	25	American Express to offer disposable credit card numbers, CNN.com. U.S. News, www.cnn.com/2000/US/09/08/online.payments.ap/, 09/08/2000

EXAMINER	DATE CONSIDERED